B1 (Official Form 1)(04/13)								
	l States Ban ern District of						Voluntary	Petition
Name of Debtor (if individual, enter Last, Fin Mason, James Alexander Jr.	st, Middle):		Name	of Joint De	ebtor (Spouse) (Last, First,	, Middle):	
All Other Names used by the Debtor in the la (include married, maiden, and trade names):	st 8 years		All Or (inclu	ther Names de married,	used by the J maiden, and	oint Debtor i trade names)	in the last 8 years	
Last four digits of Soc. Sec. or Individual-Tax (if more than one, state all) xxx-xx-5911	payer I.D. (ITIN)/Co	omplete EIN	Last f	our digits o	f Soc. Sec. or	· Individual-7	Гахрауег I.D. (ITIN) N	lo./Complete EIN
Street Address of Debtor (No. and Street, City 1608 Barony Lake Way Raleigh, NC	, and State):	ZIP Code	Street	Address of	Joint Debtor	(No. and Str	reet, City, and State):	ZID Co. I.
		27614	┨					ZIP Code
County of Residence or of the Principal Place Wake	of Business:	, = , , , ,	Count	ty of Reside	ence or of the	Principal Pla	ace of Business:	_
Mailing Address of Debtor (if different from 2530 Meridian Parkwy Suite 200	street address):		Mailir	ng Address	of Joint Debt	or (if differe	nt from street address):	
Durham, NC		ZIP Code	4					ZIP Code
Location of Principal Assets of Business Deb (if different from street address above):	cor	27713						
Type of Debtor	Natur	re of Business		ĺ	Chapter	of Bankrup	otcy Code Under Whi	ich
(Form of Organization) (Check one box)	,	eck one box)			the I	•	led (Check one box)	
 Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities check this box and state type of entity below.) 	☐ Health Care ☐ Single Asset in 11 U.S.C. ☐ Railroad ☐ Stockbroker ☐ Commodity ☐ Clearing Bar	Real Estate as 6 § 101 (51B) Broker	defined	☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	er 9 er 11 er 12	of □ Cl	napter 15 Petition for I a Foreign Main Proce napter 15 Petition for I a Foreign Nonmain Pr	eding Recognition
Chapter 15 Debtors	Other					Nature	e of Debts	
Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	(Check I Debtor is a tax under Title 26	Exempt Entity box, if applicable) a-exempt organiza of the United Sta rnal Revenue Cod	tion tes	defined "incurr	are primarily co d in 11 U.S.C. § red by an indivi onal, family, or	onsumer debts, 101(8) as dual primarily	busin	s are primarily ness debts.
Filing Fee (Check one by Full Filing Fee attached Filing Fee to be paid in installments (applicable attach signed application for the court's consider	to individuals only). Mration certifying that the	Iust e Check if	ebtor is a si ebtor is not :	a small busi	debtor as defir	lefined in 11 U		iders or affiliates)
debtor is unable to pay fee except in installmen Form 3A.	s. Rule 1006(b). See O	are are	e less than	\$2,490,925 (on 4/01/16 and every thr	
Filing Fee waiver requested (applicable to chap attach signed application for the court's conside		Must A A	cceptances	ng filed with of the plan w	-	repetition from	one or more classes of co	reditors,
Statistical/Administrative Information						THIS	SPACE IS FOR COURT	USE ONLY
■ Debtor estimates that funds will be availal □ Debtor estimates that, after any exempt pr there will be no funds available for distrib	operty is excluded a	nd administrativ		es paid,				
Estimated Number of Creditors	1,000- 5,001-		□ 25,001-	□ 50,001-	OVER			
49 99 199 999	5,000 10,000		50,000	100,000	100,000			
Estimated Assets	\$1,000,001 \$10,000,0 to \$10 to \$50 million million	001 \$50,000,001 to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Liabilities	\$1,000,001 \$10,000,0 to \$10 to \$50	001 \$50,000,001	\$100,000,001 to \$500	\$500,000,001 to \$1 billion				

B1 (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Mason, James Alexander Jr. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Date Filed: Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ William E. Brewer, Jr. December 8, 2014 Signature of Attorney for Debtor(s) (Date) William E. Brewer, Jr. 7018 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in П this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(04/13) Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ James Alexander Mason, Jr.

Signature of Debtor James Alexander Mason, Jr.

X_

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

December 8, 2014

Date

Signature of Attorney*

X /s/ William E. Brewer, Jr.

Signature of Attorney for Debtor(s)

William E. Brewer, Jr. 7018

Printed Name of Attorney for Debtor(s)

The Brewer Law Firm

Firm Name

311 E. Edenton St. Raleigh, NC 27601

Address

Email: notices@williambrewer.com 919-832-2288 Fax: 919-834-2011

Telephone Number

December 8, 2014

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Mason, James Alexander Jr.

Signatures

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

-	~	
۰	/	

≠ .

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Eastern District of North Carolina

		Eastern District of North Carolina		
In re	James Alexander Mason, Jr.		Case No.	
		Debtor(s)	Chapter	11

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Page 1D (Official Form 1, Exhibit D) (12/09) - Cont.	2
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.	•
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling equirement of 11 U.S.C. § 109(h) does not apply in this district.	
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ James Alexander Mason, Jr. James Alexander Mason, Jr.	
Date: December 8, 2014	

B4 (Official Form 4) (12/07)

United States Bankruptcy Court Eastern District of North Carolina

In re	James Alexander Mason, Jr.		Case No.	
		Debtor(s)	Chapter	11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
American Express Attn: Officer 200 Vesey St. New York, NY 10285	American Express Attn: Officer 200 Vesey St. New York, NY 10285	Debt Owed		60,000.00
Bank of America Attn: Officer PO Box 15019 Wilmington, DE 19886	Bank of America Attn: Officer PO Box 15019 Wilmington, DE 19886	64 Forest View Place Durham, NC Date Purchased: 09.20.06 Purchase Price: \$1,700,000.00 Tax Value: \$1,634.387.00 SC(1): Chatham Co. Tax Collector		90,000.00 (0.00 secured) (1,200,000.00 senior lien)
Bank of America Attn: Officer PO Box 15019 Wilmington, DE 19886	Bank of America Attn: Officer PO Box 15019 Wilmington, DE 19886	Unsecured Debt on 64 Forest View Place Durham, NC		75,000.00
Bank of America Attn: Officer PO Box 15019 Wilmington, DE 19886	Bank of America Attn: Officer PO Box 15019 Wilmington, DE 19886	Debt Owed		40,000.00
Bank of America Attn: Officer PO Box 15019 Wilmington, DE 19886	Bank of America Attn: Officer PO Box 15019 Wilmington, DE 19886	3 Red Bluff Ct. Durham, NC 27713 Date Purchased: 11/2006 Purchase Price: \$195,000.00 Tax Value: \$183,070.00 SC(1): Durham Co. Tax Amount Owed: \$		(0.00 secured)

B4 (Office	cial Form 4) (12/07) - Cont.		
In re	James Alexander Mason, Jr.	Case No.	
	Debtor(s)	-	

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
	(2)	(3)		(3)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or	Amount of claim [if secured, also state value of security]
0	0 15 1 10 10 1111	2.110	subject to setoff	0.500.00
Coastal Federal Credit Union Attn: Glenn Bourgeois 1000 St. Albans Drive, Ste 210 Raleigh, NC 27609-6653	Coastal Federal Credit Union Attn: Glenn Bourgeois 1000 St. Albans Drive, Ste 210 Raleigh, NC 27609-6653	Debt Owed		2,500.00
Frank Borges 12250 Tillinghast Drive Cr. Palm Beach Gardens, FL 33418	Frank Borges 12250 Tillinghast Drive Cr. Palm Beach Gardens, FL 33418	Debt Owed		1,000,000.00
Helen Sampson	Helen Sampson	Debt Owed		200,000.00
Internal Revenue Service Attn: Managing Agent PO Box 7346 Philadelphia, PA 19101-7346	Internal Revenue Service Attn: Managing Agent PO Box 7346 Philadelphia, PA 19101-7346	3 Red Bluff Ct. Durham, NC 27713 Date Purchased: 11/2006 Purchase Price: \$195,000.00 Tax Value: \$183,070.00 SC(1): Durham Co. Tax Amount Owed: \$		2,000,000.00 (0.00 secured) (145,000.00 senior lien)
Internal Revenue Service Attn: Managing Agent PO Box 7346 Philadelphia, PA 19101-7346	Internal Revenue Service Attn: Managing Agent PO Box 7346 Philadelphia, PA 19101-7346	64 Forest View Place Durham, NC Date Purchased: 09.20.06 Purchase Price: \$1,700,000.00 Tax Value: \$1,634.387.00 SC(1): Chatham Co. Tax Collector		2,000,000.00 (0.00 secured) (1,290,000.00 senior lien)
Jamel McDuffie 8311 Briar Creek Pkwy #105-406 Raleigh, NC 27617	Jamel McDuffie 8311 Briar Creek Pkwy #105-406 Raleigh, NC 27617	Debt Owed		55,000.00
LSF9 Mortgage Holdings, LLC Attn: Managing Agent 2711 N. Haskell Ave, Suite 1700 Dallas, TX 75204	LSF9 Mortgage Holdings, LLC Attn: Managing Agent 2711 N. Haskell Ave, Suite 1700 Dallas, TX 75204	64 Forest View Place Durham, NC Date Purchased: 09.20.06 Purchase Price: \$1,700,000.00 Tax Value: \$1,634.387.00 SC(1): Chatham Co. Tax Collector		1,200,000.00 (0.00 secured)

B4 (Office	cial Form 4) (12/07) - Cont.		
In re	James Alexander Mason, Jr.	Case No.	
	Debtor(s)		

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

	T	1		
(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Marriott Vacation Club Attn: Managing Agent 1200 Barton Rd., PO Box 8038 Lakeland, FL 33802	Marriott Vacation Club Attn: Managing Agent 1200 Barton Rd., PO Box 8038 Lakeland, FL 33802	Debt Owed		150,000.00
NC Dept. of Revenue Attn: Bankruptcy Unit PO Box 1168 Raleigh, NC 27602-1168	NC Dept. of Revenue Attn: Bankruptcy Unit PO Box 1168 Raleigh, NC 27602-1168	64 Forest View Place Durham, NC Date Purchased: 09.20.06 Purchase Price: \$1,700,000.00 Tax Value: \$1,634.387.00 SC(1): Chatham Co. Tax Collector		450,000.00 (0.00 secured) (3,290,000.00 senior lien)
NC Dept. of Revenue Attn: Bankruptcy Unit PO Box 1168 Raleigh, NC 27602-1168	NC Dept. of Revenue Attn: Bankruptcy Unit PO Box 1168 Raleigh, NC 27602-1168	64 Forest View Place Durham, NC Date Purchased: 09.20.06 Purchase Price: \$1,700,000.00 Tax Value: \$1,634.387.00 SC(1): Chatham Co. Tax Collector		300,000.00 (0.00 secured) (3,741,212.77 senior lien)
NC Dept. of Revenue Attn: Bankruptcy Unit PO Box 1168 Raleigh, NC 27602-1168	NC Dept. of Revenue Attn: Bankruptcy Unit PO Box 1168 Raleigh, NC 27602-1168	3 Red Bluff Ct. Durham, NC 27713 Date Purchased: 11/2006 Purchase Price: \$195,000.00 Tax Value: \$183,070.00 SC(1): Durham Co. Tax Amount Owed: \$		115,000.00 (0.00 secured) (2,145,000.00 senior lien)
Nina Lesavoy 3 East 63rd Street #2BC New York, NY 10065	Nina Lesavoy 3 East 63rd Street #2BC New York, NY 10065	Debt Owed		12,000.00
NY State Dept of Tax and Finance Attn: Managing Agent 110 State St. #2 Albany, NY 12207	NY State Dept of Tax and Finance Attn: Managing Agent 110 State St. #2 Albany, NY 12207	Debt Owed		28,000.00

B4 (Offi	cial Form 4) (12/07) - Cont.		
In re	James Alexander Mason, Jr.	Case No.	
	Debtor(s)		

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Phil Miller	Phil Miller	Debt Owed		105,000.00
Scott Landress 580 Throckmorton Ave Mill Valley, CA 94941	Scott Landress 580 Throckmorton Ave Mill Valley, CA 94941	Debt Owed		1,500,000.00

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, **James Alexander Mason**, **Jr**., the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date	December 8, 2014	Signature	/s/ James Alexander Mason, Jr.	
		-	James Alexander Mason, Jr.	_
			Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NORTH CAROLINA

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

United States Bankruptcy Court Eastern District of North Carolina

In re	James Alexander Mason, Jr.		Case No.		
		Debtor(s)	Chapter	11	
			LED DEDECT	\ (G)	
	CERTIFICATION OF	F NOTICE TO CONSU	MER DEBTOR	C(S)	

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Lode.		
James Alexander Mason, Jr.	X /s/ James Alexander Mason, Jr.	December 8, 2014
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court Eastern District of North Carolina

Eastern District of North Caronna							
In re James Alexander Mason, Jr.		Case No.					
	Debtor(s)	Chapter	11				
VEDIEICA	TION OF OPEDITOR						
VERIFICA	TION OF CREDITOR	KMATRIX					
The debtor verifies that this creditor matrix contain	s a true and accurate listing of mo	st of his creditors, to	the best of his knowledge				
and belief. He intends to review the list and make	any additions and corrections that	t are appropriate					
Date: December 8, 2014	/s/ James Alexander Mason	, Jr.					
	James Alexander Mason, Jr	·.					
	Signature of Debtor						

Akilah Mason

Francisco Borges c/o Suzie Summit 10 Mill Pond Ln. Simsbury, CT 06070 NY State Dept of Tax and Financ Attn: Managing Agent 110 State St. #2

American Express Attn: Officer 200 Vesey St. New York, NY 10285 Frank Borges 12250 Tillinghast Drive Cr. Palm Beach Gardens, FL 33418 Phil Miller

Albany, NY 12207

Bank of America Attn: Officer PO Box 15019 Wilmington, DE 19886 Helen Sampson

Scott Allen

Attn: Managing Agent

4101 Lake Boone Trail, Suite 500

Raleigh, NC 27607

BB&T Attn: Jack R. Hayes P.O. Box 1847 Wilson, NC 27894-1847 Internal Revenue Service Attn: Managing Agent PO Box 7346 Philadelphia, PA 19101-7346 Scott Landress 580 Throckmorton Ave Mill Valley, CA 94941

Chatham County Tax Collector Attn: Managing Agent P.O. Box 697 Pittsboro, NC 27312 Jamel McDuffie 8311 Briar Creek Pkwy #105-406 Raleigh, NC 27617 Shayala Williams 518 Libson St. Durham, NC 27703

Coastal Federal Credit Union Attn: Glenn Bourgeois 1000 St. Albans Drive, Ste 210 Raleigh, NC 27609-6653 LSF9 Mortgage Holdings, LLC Attn: Managing Agent 2711 N. Haskell Ave, Suite 1700 Dallas, TX 75204 Substitute Trustee Services, Inc Attn: Managing Agent PO Box 1028 Fayetteville, NC 28302

Colvard Farms HOA c/o CAS 5915 Farrington Rd., Suite 104 Chapel Hill, NC 27517 Marriott Vacation Club Attn: Managing Agent 1200 Barton Rd., PO Box 8038 Lakeland, FL 33802 Suntrust Bank Attn: Managing Agent PO Box 305053 Nashville, TN 37230

Deborah Sandlin 5617 Departure Dr. Suite 109 Raleigh, NC 27616 NC Dept. of Revenue Attn: Bankruptcy Unit PO Box 1168 Raleigh, NC 27602-1168 Trustee Services of Carolina, LLC Attn: Managing Agent 5710 Oldeander Dr., Suite 204 Wilmington, NC 28403

Durham County Tax Collector Attn: Managing Agent PO Box 3397 Durham, NC 27702 Nina Lesavoy 3 East 63rd Street #2BC New York, NY 10065 Wake County Revenue Dept. Attn: Laverne Rountree PO Box 2331 Raleigh, NC 27602 Woodlake HOA c/o CAS 5915 Farrington Rd., Suite 104 Chapel Hill, NC 27517

Zenzi H. Mason 341 Oxfordshire Ln. Chapel Hill, NC 27517